



Life & Health PLAN IN THE KNOW

2016
April

In the Know: Information about the Plan

The rising costs of health care and prescriptions dominate both national and local headlines. For many, these costs can take a huge chunk of a person's monthly budget.

Fortunately, for those in the State and School Employees' Life & Health Insurance Plan (SHP), there are options available to help employees with their health care needs.

Adult Wellness Visits – 100% Coverage

Adult wellness/preventive benefits are provided at 100 percent of the allowable charge for up to two office visits and certain diagnostic tests when rendered by a participating provider. Employees are encouraged to utilize these benefits each year and take advantage of the many other services provided by the Plan at no charge for participants.

What is Legacy or Horizon? Remember the date, Jan. 1, 2006

A Legacy employee is one who was initially hired as a fulltime employee **BEFORE** Jan. 1, 2006.

A Horizon employee is one who was initially hired **ON OR AFTER** Jan. 1, 2006.

Base or Select Coverage: Break it down.

For employees with Base Coverage, the SHP covers the total monthly premium of \$356. Employees must meet the \$1,800 calendar year deductible before the Plan begins to pay its share of covered medical and prescription costs. However, once an employee with individual Base Coverage

has paid \$4,300, which is their total out-of-pocket limit for the year, the Plan will pay 100 percent for covered expenses incurred during the remainder of the calendar year.

The coinsurance/copayment maximum provides participants a level of protection against catastrophic health care expenses.

For Select Coverage, Legacy employees contribute \$20 per month and Horizon employees, \$38. Select Coverage offers a \$25 in-network primary care physician office visit copay, not subject to the deductible. For individual Select, there is a medical coinsurance maximum of \$2,500 and out-of-pocket limit of \$6,350.

Educate your People

Before open enrollment time comes, share an electronic link to the Plan Document with employees and encourage them to read it. They should additionally review their health care spending habits from the prior year so they can make an educated choice on their health care coverage.

Employer Unit Page

Have you visited the KnowYourBenefits.dfa.ms.gov website recently? There are many resources available on the [Employer Unit](#) page including the Plan Document, the Procedure Manual, an overview of the Affordable Care Act, Life Insurance forms and a link to sign up for email updates from the Office of Insurance. For questions, email us at KnowYourBenefits@dfa.ms.gov.

Are there topics you'd like to see in your next newsletter? Send an email to: Julia.Bryan@dfa.ms.gov.

Health Fairs: On-Site Wellness

If you are searching for a way to energize your employees, get them engaged about their personal wellness, and offer onsite health screenings, now may be a great time to begin planning a health fair for your site.

A health fair is an educational and interactive event that provides preventive health information to staff and basic health screening opportunities.

There are many resources available to help your site champion plan and promote a wellness event including the expertise of the coaches from ActiveHealth Management.

For information and support for your wellness events, contact:

ActiveHealth Management: Melissa Luisi
mluisi@activehealth.net
Ph. 847-258-0739

Blue Cross & Blue Shield of Mississippi:
Jennifer Lee
JSLee@bcbsms.com
Ph. 601-664-5118

Prime Therapeutics: Dana Nagle
dnagle@primetherapeutics.com
Ph. 972-630-1317

Who to call?

Medical claims: Blue Cross & Blue Shield of Mississippi Ph. 800-709-7881

Find a participating provider:
AHS State Network Ph. 800-294-6307

Certify hospital admissions and health coaching:
ActiveHealth Management Ph. 866-939-4721

Questions about prescriptions:
Prime Therapeutics Ph. 855-457-0408